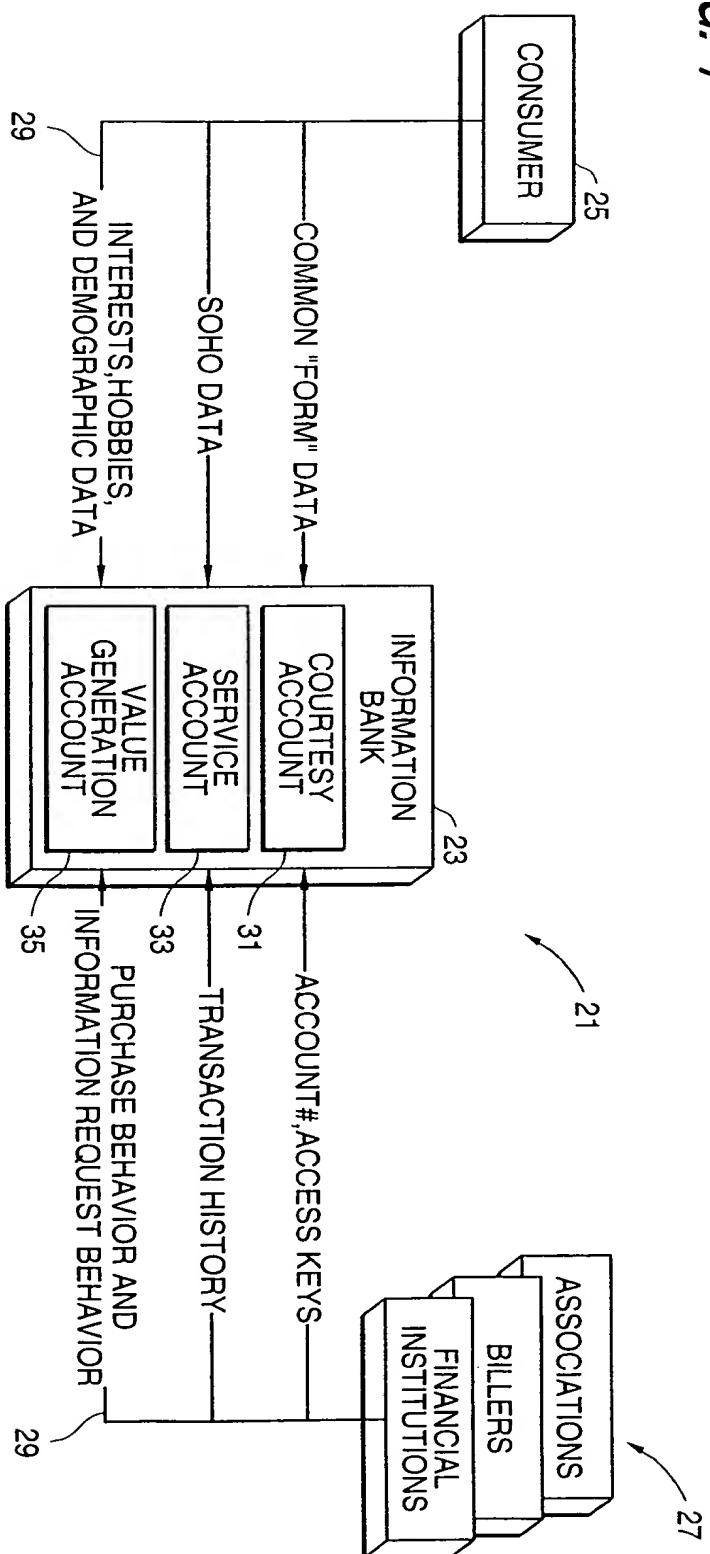
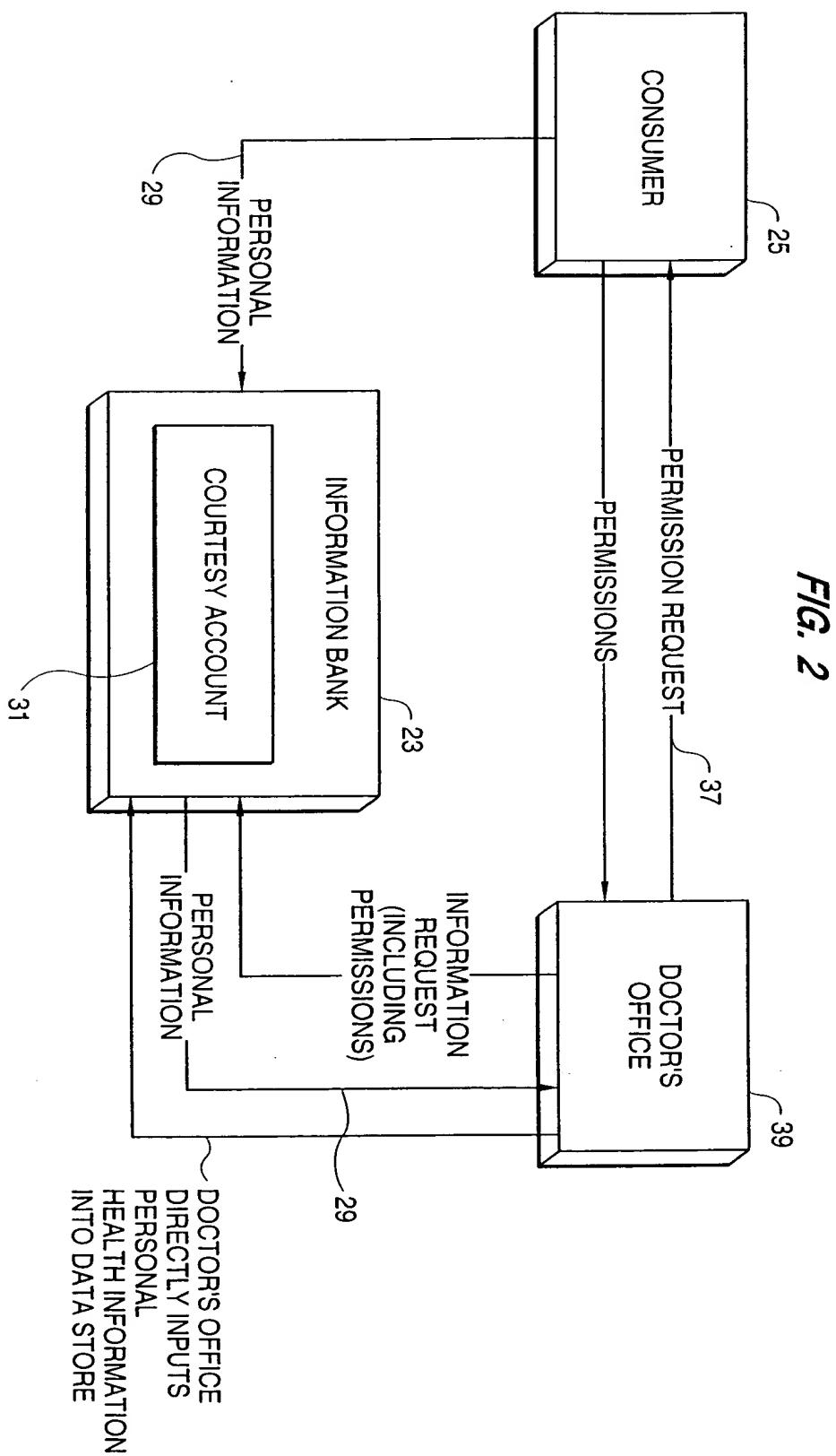




FIG. 1





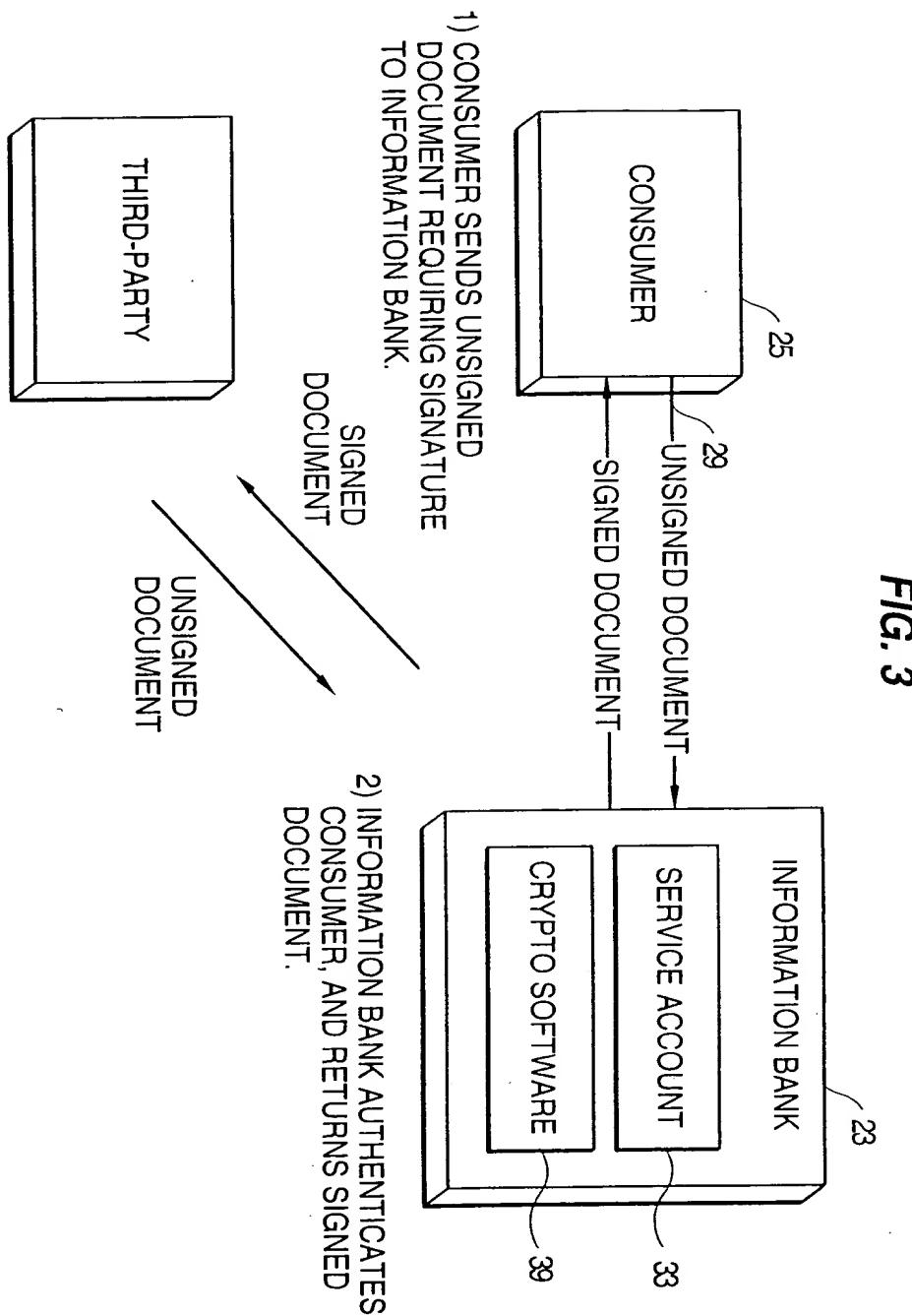
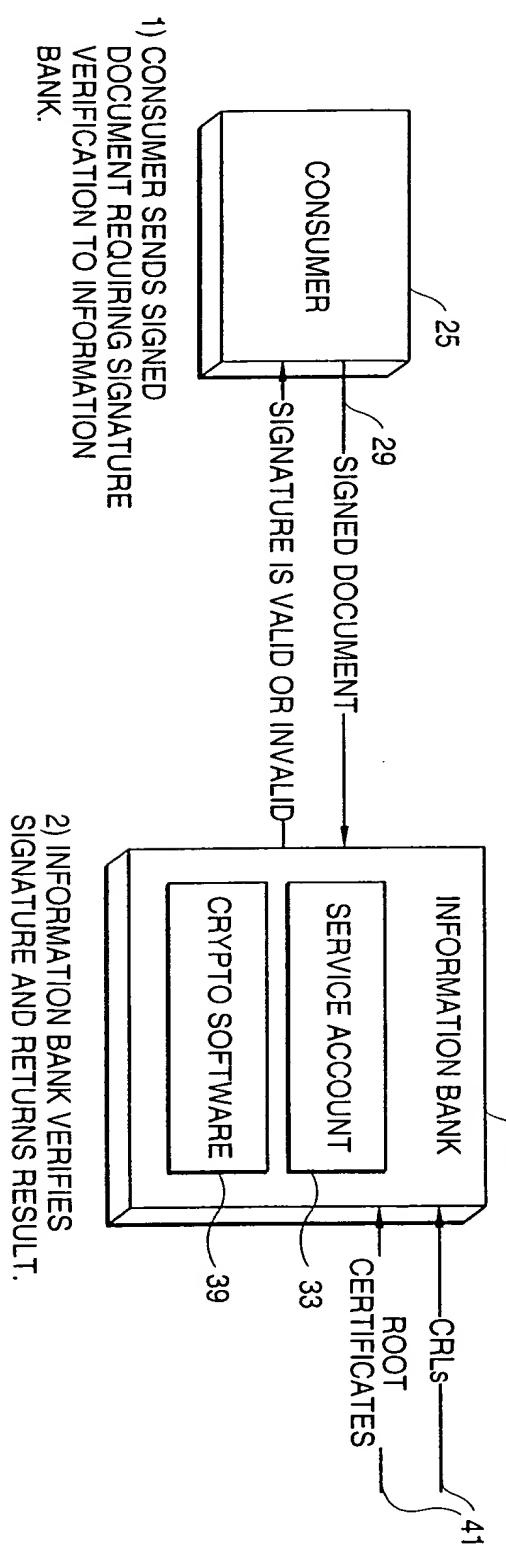


FIG. 4



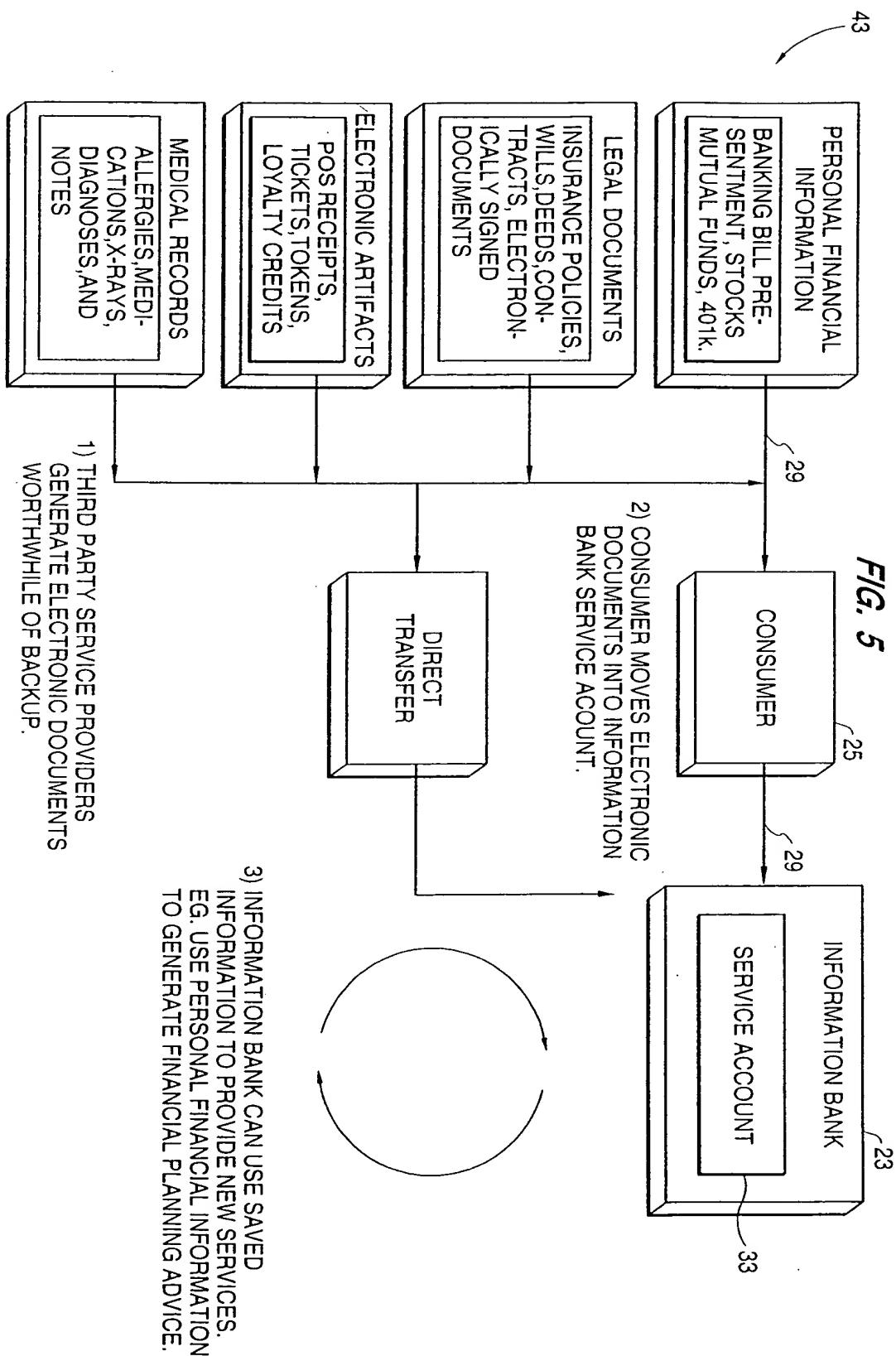
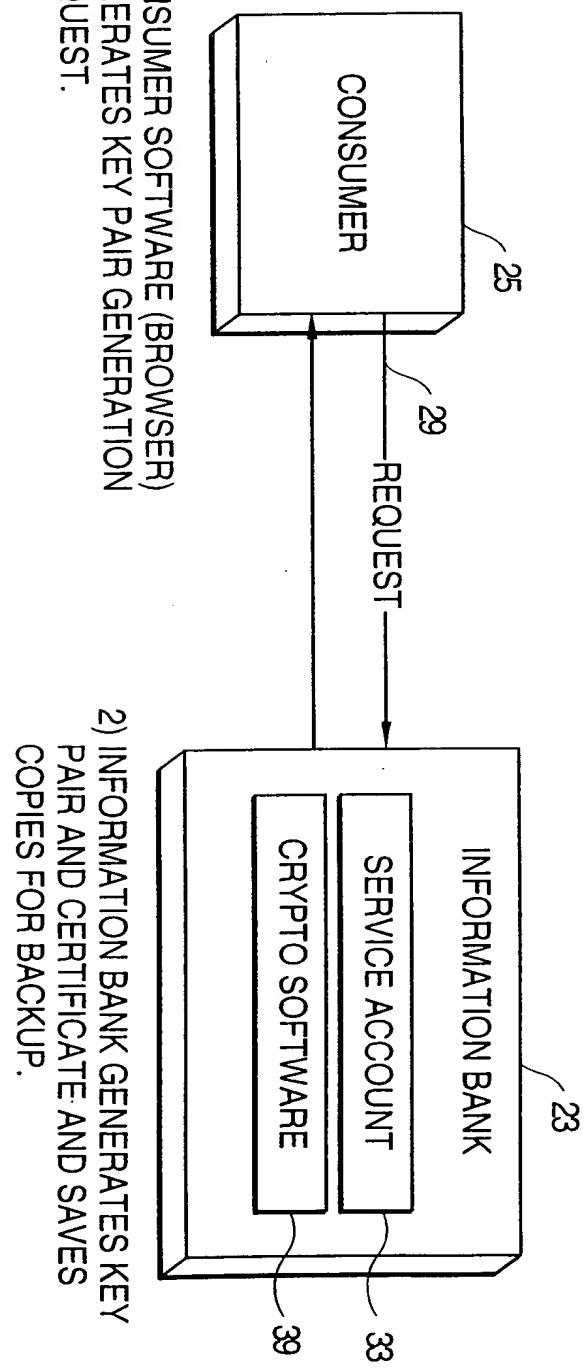


FIG. 6



- 1) CONSUMER SOFTWARE (BROWSER)
GENERATES KEY PAIR GENERATION
REQUEST.
- 2) INFORMATION BANK GENERATES KEY
PAIR AND CERTIFICATE AND SAVES
COPIES FOR BACKUP.

FIG. 7

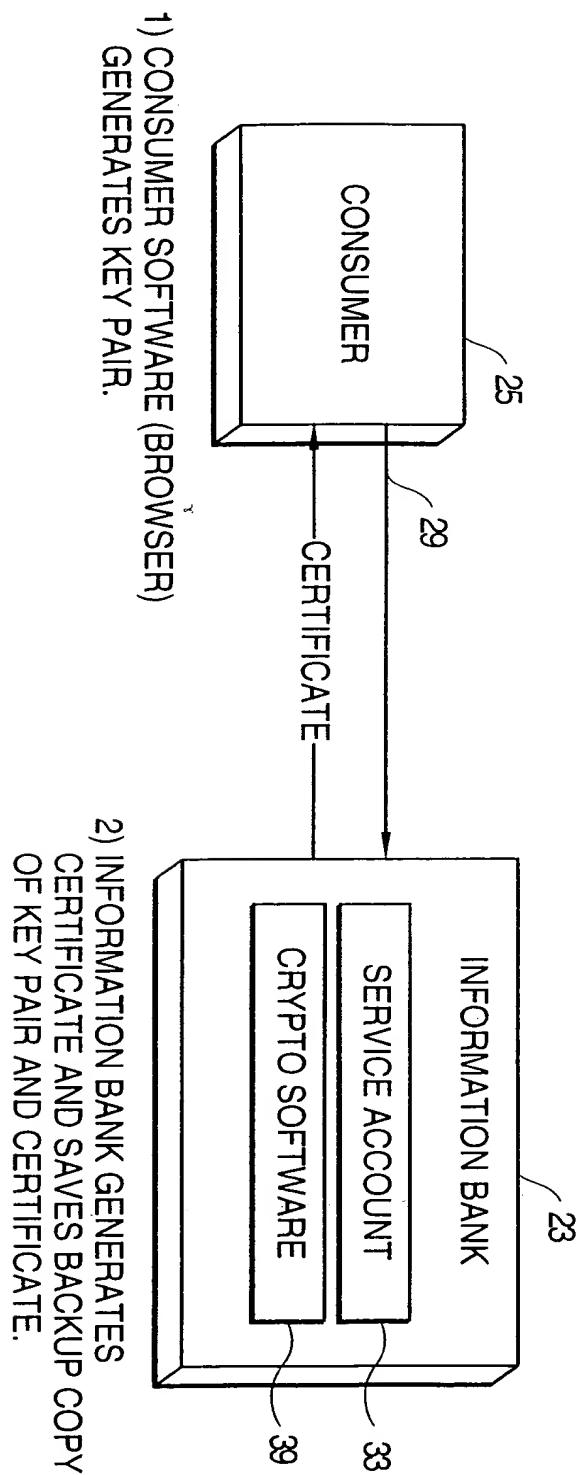


FIG. 8

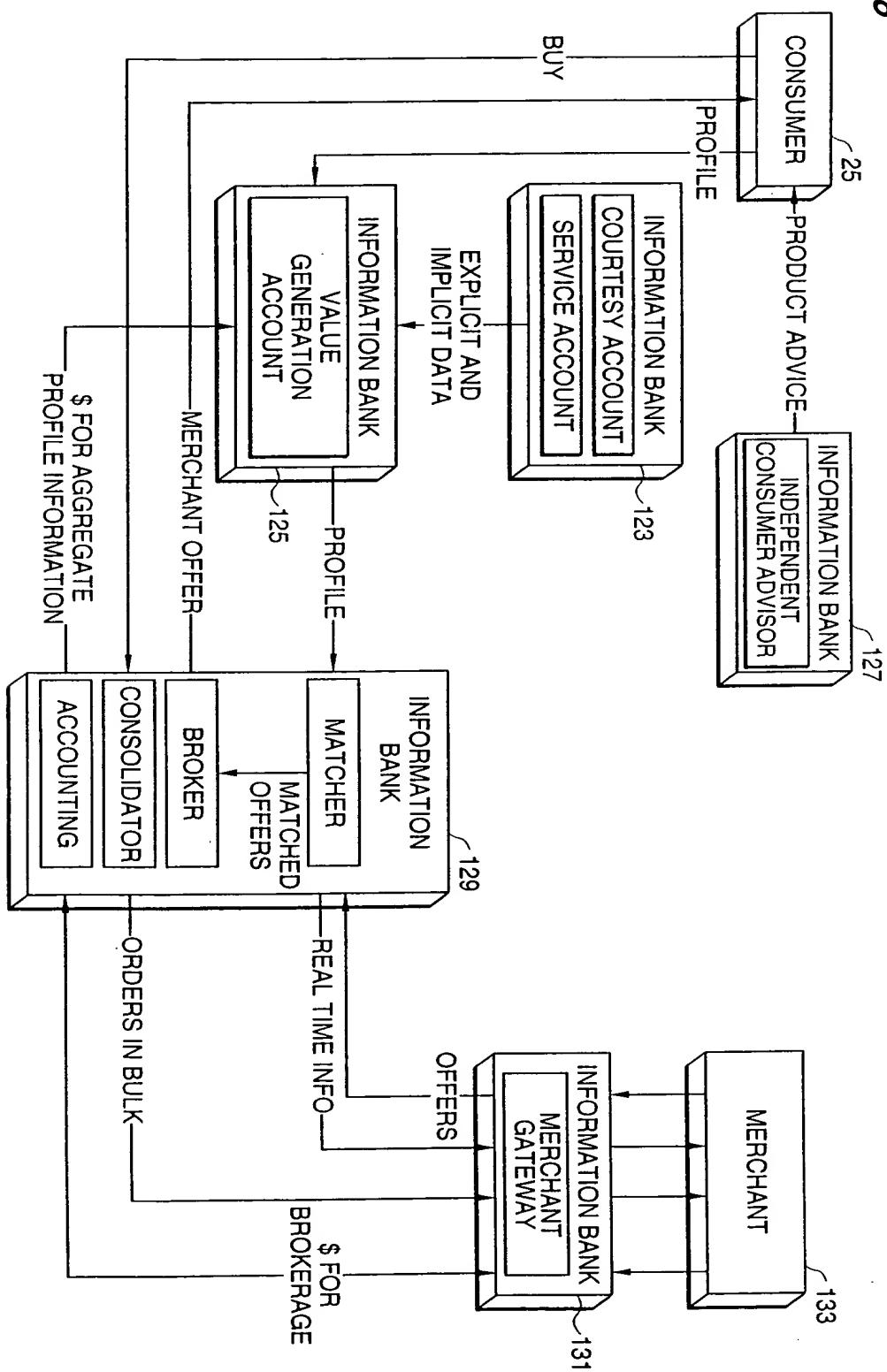


FIG. 9

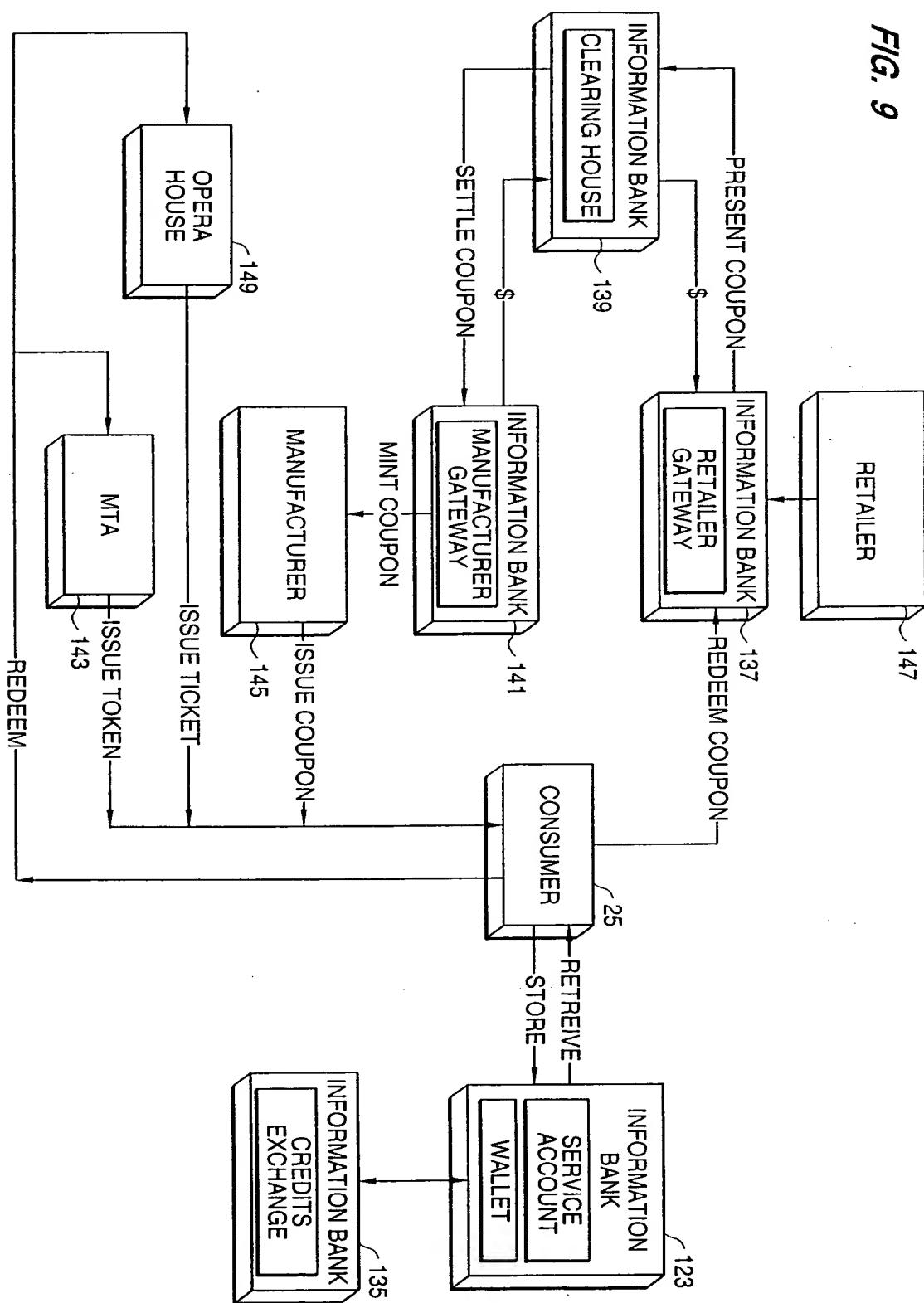


FIG. 10

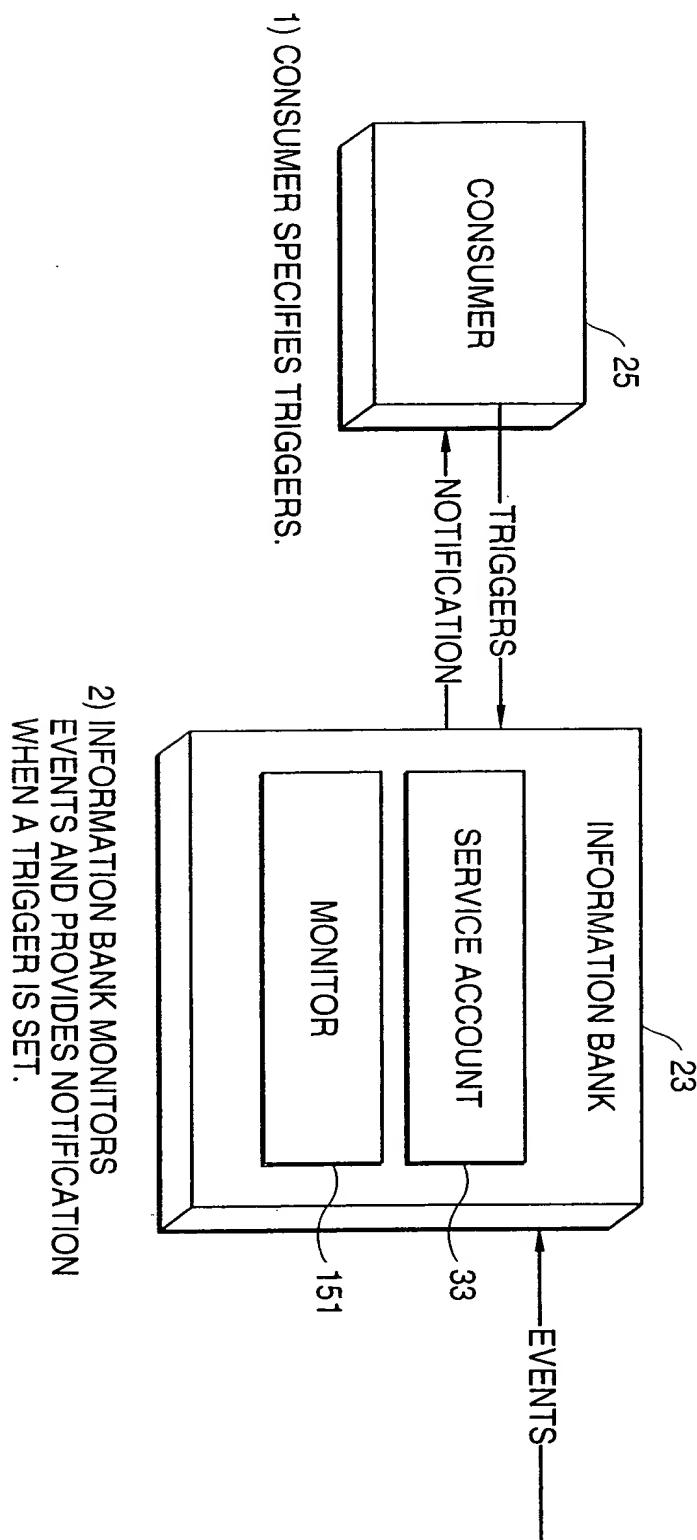
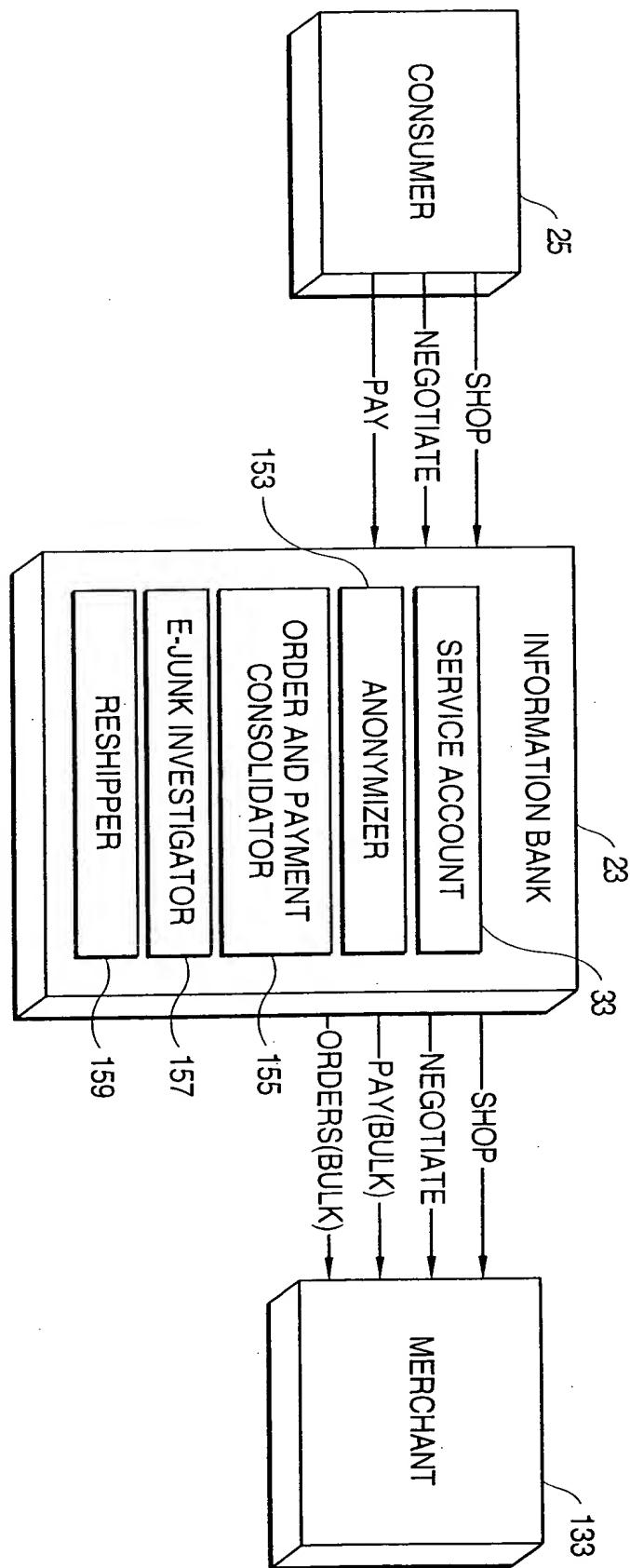


FIG. 11



- 1) INFORMATION BANK INTERMEDIATES CONSUMER INTERACTION WITH MERCHANT IN ORDER TO ANONYMIZE.

FIG. 12

COURTESY ACCOUNT	INFORMATION BANKING	INTEREST BEARING ACCOUNT
DEFINITION	DEFINITION	DEFINITION
A FREE ACCOUNT THAT CONSUMERS GET AS A COURTESY FOR BEING A CUSTOMER. CERTAIN SERVICES THAT COME WITH IT ARE ALSO GRATIS.	A CONSUMER PAID FOR ACCOUNT, THEY PAY FOR LONG TERM, GUARANTEED SAFE STORAGE, AND EXTERNAL ACCESS BY AUTHORIZED PEOPLE (DR'S.ACCTNT'S, ETC.)	IN RETURN FOR MAKING CERTAIN PERSONAL TYPES OF INFORMATION AVAILABLE, THE CONSUMER IS PAID A PORTION OF THE RECEIPTS OF SELLING THAT DATA, NO NAMES NOR ADDRESS ARE EVER REVEALED.
CHARACTERIZED BY: SMALL AMOUNT OF DATA RELATIVELY STATIC INDEFINITE STORAGE TIME	CHARACTERIZED BY: LARGE AMOUNT OF DATA DYNAMIC STORED OVER LONG PERIODS OF TIME	CHARACTERIZED BY: DEMOGRAPHIC DATA USERS INTERESTS USER PROFILES USER AGENTS
EXAMPLES: NAME, ADDRESS, PHONE, SOCIAL SECURITY #, AND OTHER COMMONLY ASKED FOR INFORMATION ON FORMS, APPLICATIONS, ETC.	EXAMPLES: BILLING HISTORY, PAYMENT HISTORY, LOANS, REAL ESTATE HOLDINGS, STOCK, BOND, FUND HOLDINGS, MEDICAL RECORDS, HOME WEB PAGES, ETC.	EXAMPLES: AGE, GEOGRAPHIC LOCATION, RACE, RELIGION, PROFESSIONAL INTERESTS, HOBBY INTERESTS, FREQUENT PURCHASE CATEGORIES, EXPLICIT REQUESTS FOR INFORMATION, EXPLICIT REQUESTS FOR BLOCKING CATEGORIES OF INFORMATION
SERVICE EXAMPLES: AUTOMATED FORM FILLING SAFE SHOPPING GENERAL E-COMMERCE	SERVICE EXAMPLES: BILL PRESENTMENT/PAYMENT RELATIONSHIP MANAGEMENT ANYWHERE, ANYTIME ACCESS GUARANTEED DATA SAFE TAX PREPARATION EMERGENCY INFORMATION FOCAL POINT	SERVICE EXAMPLES: SOLICITED AGENT SEARCHES PAY TO CONTACT UNSOLICITED OFFERS MARKET RESEARCH ELECTRONIC CENSUS PROFILE ORIENTED SPECIAL OFFERS
FREE TO CONSUMER	CONSUMER PAYS	CONSUMER GETS \$\$

FIG. 13

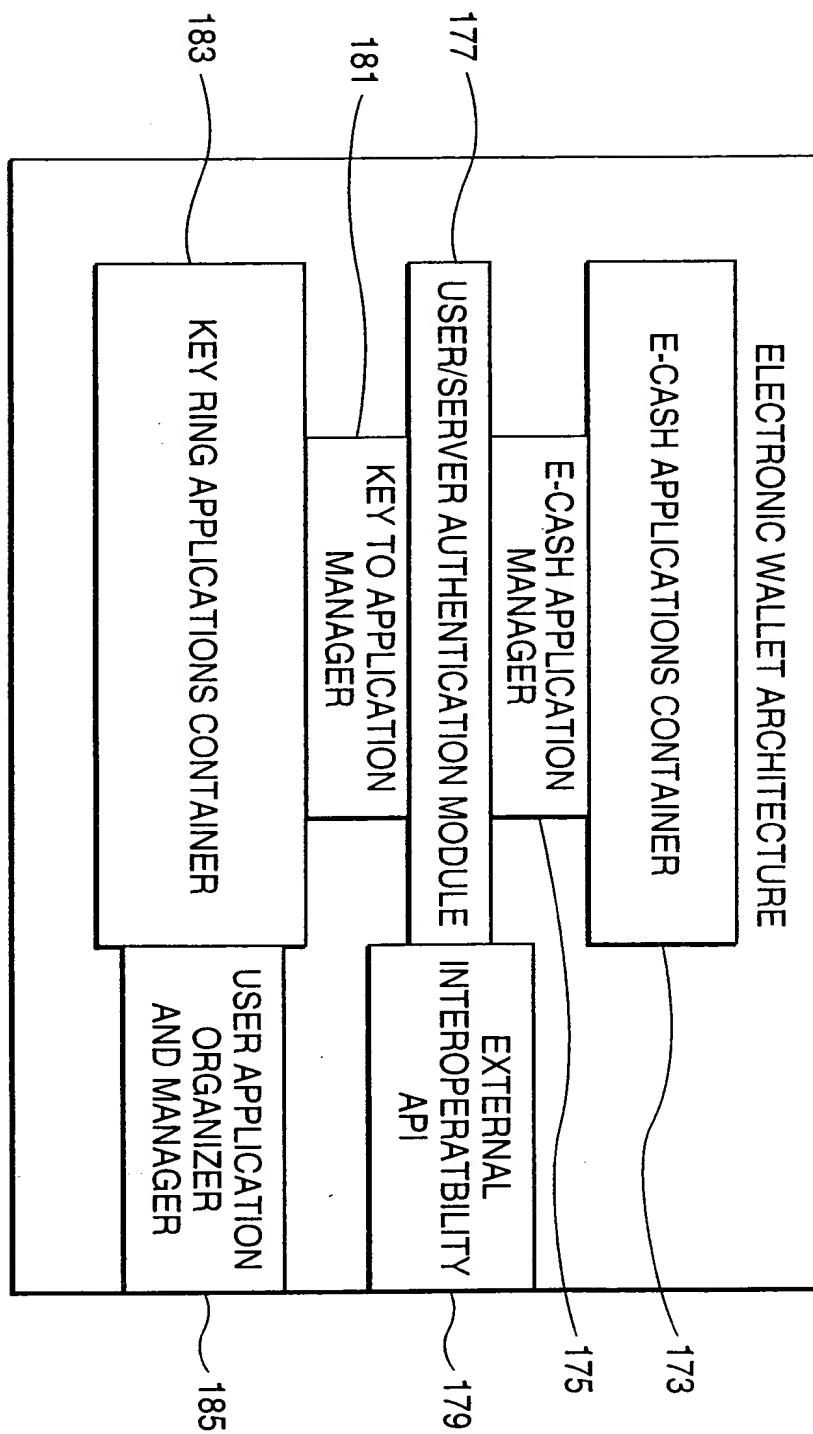


FIG. 14

